Case 10-11059-bam Doc 1 Entered 01/25/10 15:20:12 Page 1 of 50 B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION				Volu	ntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Jorge Perez			Name o	of Joint Debtor (Sp	ouse) (Last, First, I	Middle):		
			(include	e married, maiden,	the Joint Debtor in and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-2169		omplete EIN (if	more	than or	ne, state all):			No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 2706 Alcoa Ave Apt 4	and State):			Street /	Address of Joint D	ebtor (No. and Stre	et, City, and Stat	e):
Las Vegas NV 89102		ZIP CODE						ZIP CODE
County of Residence or of the Principal Place of Clark	of Business:	. <b>L</b>		County	of Residence or c	of the Principal Place	e of Business:	
Mailing Address of Debtor (if different from stre	et address):			Mailing	Address of Joint I	Debtor (if different fr	om street addres	ss):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	eet address abo	ove):					ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (if debtor is not one of the above entities, check this box and state type of entity below.)	(Chec Health Care B Single Asset F in 11 U.S.C. § Railroad Stockbroker Commodity B Clearing Bank Other  Tax-Ex (Check bo Debtor is a ta: under Title 26 Code (the Inter	Real Estate as o ; 101(51B) roker	defined ) ization		the Perchapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily ebts, defined in 11 101(8) as "incurrendividual primarily fersonal, family, or old purpose."	U.S.C. ed by an or a	Check one b  Chapter 1 of a Forek  Chapter 1 of a Forek  The Debts one box.)  Debts are business	OX.)  5 Petition for Recognition gn Main Proceeding  5 Petition for Recognition gn Nonmain Proceeding
Filing Fee (Check one box.)  Full Filing Fee attached.  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Chec	ebtor is not a sma :k if: ebtor's aggregate	isiness debtor as de Ill business debtor a	efined by 11 U.S. is defined in 11 U.S.	= ' '
Filing Fee waiver requested (applicable to attach signed application for the court's counting to the court's counting to the court's counting to the counting				Chec	k all applicable plan is being filed acceptances of the	e boxes:	prepetition ff	one or triole classes
Statistical/Administrative Information  Debtor estimates that funds will be availa  Debtor estimates that, after any exempt purchase will be no funds available for distributions.	ble for distribution to property is excluded a	and administrati		es paid				THIS SPACE IS FOR COURT: USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000		ver 00,000	س
Estimated Assets		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million		ore than billion	
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million		] ore than billion	

R1 ((	Case 10-11059-bam Doc 1 Enter	red 01/25/10 15:20:12 Pa	age 2 of 50	
	Dluntary Petition	Name of Debtor(s): Jorge Perez	Page 2	
	nis page must be completed and filed in every case.)	Traine of Besiever.		
<del>  ```</del>	All Prior Bankruptcy Cases Filed Within Last	8 Vears (If more than two, attach add	titional sheet \	
Locat	tion Where Filed:	Case Number:	Date Filed:	
Nor	ne			
Locat	tion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	than one, attach additional sheet.)	
Name <b>No</b> n	e of Debtor:	Case Number:	Date Filed:	
Distric	at:	Relationship:	Judge:	
100)	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  [In the attorney for the petitioner named in the foregoing petition, declare that I informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, of title 11, United States Code, and have explained the relief available under countries such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		X		
			Date	
	Yes, and Exhibit C is attached and made a part of this petition.  No.  Ext be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and mais is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	eparate Exhibit D.)	
		ing the Debtor - Venue		
Ø		applicable box.) business, or principal assets in this Dis	strict for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pending in this Distri	ct.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defe or the interests of the parties will be served in regard to the relief soug	endant in an action or proceeding [in a f	nited States in this District, or has no federal or state court] in this District,	
	•	es as a Tenant of Residential Proper plicable boxes.)	rty	
	Landlord has a judgment against the debtor for possession of debtor's	•	the following.)	
	(1	Name of landlord that obtained judgme	nt)	
	$\overline{z}$	Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after the	mstances under which the debtor wou	ld be permitted to cure the entire	

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

petition.

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Voluntary Petition	Name of Debtor(s): Jorge Perez
(This page must be completed and filed in every case)	
	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
X Jorga Pelez  Jorga Pelez  X  (707) 715-3782  Telephone Number (If not represented by attorney)  1-22-11 January	recognition of the foreign main proceeding is attached.  X (Signature of Foreign Representative)  (Printed Name of Foreign Representative)  Date
Signature of Attorney*  Debtor not represented by attorney  Bar No.	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone NoFax No	David Torres  Printed Name and title, if any, of Bankruptcy Petition Preparer  625267027  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States	1050 E Sahara Ave Ste 100 Las Vegas, NV 89104
X Signature of Authorized Individual	Date  Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

In re:	Jorge Perez	Case No.	
	-		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

## **DISTRICT OF NEVADA** LAS VEGAS DIVISION

In re:	Jorge Perez	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:  Jorge Perez
Date: 1-12-10

Certificate Number: 03788-NV-CC-009688837

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on January 25, 2010	, at	9:04	o'clock AM EST,
Jorge Perez		received	from
Alliance Credit Counseling, Inc.			,
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
District of Nevada	, ar	n individual [o	r group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	lebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	e.	
This counseling session was conducted by	internet		·
Date: January 25, 2010	Ву	/s/Jodi Henry	
	Name	Jodi Henry	
	Title	Certified Cred	it Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B19 (Official Form 19) (12/07)

## United States Bankruptcy Court

District of Nevada

District	JI Nevada
In re Jorge Perez,	Case No
Debtor	Chapter 7
DECLARATION AND SIG BANKRUPTCY PETITION	NATURE OF NON-ATTORNEY PREPARER (See 11 U.S.C. § 110)
in 11 U.S.C. § 110; (2) I prepared the accompand have provided the debtor with a copy of the by 11 U.S.C. §§ 110(b), 110(h), and 342(b); a pursuant to 11 U.S.C. § 110(h) setting a maximum preparers. I have given the debtor no	(1) I am a bankruptcy petition preparer as defined banying document(s) listed below for compensation the document(s) and the attached notice as required and (3) if rules or guidelines have been promulgated imum fee for services chargeable by bankruptcy tice of the maximum amount before preparing any any fee from the debtor, as required by that section.
Accompanying documents:  Petition, Schedules A, B, C, D, E, F, G, H, I, & J, Summary of Schedules, Declaration of	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer: David Torres/Manager
Schedules, Statement of Financial Affairs, Statement of intention, Form 22A, Matrix, Form 21	Social-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110): 625-26-7027
If the bankruptcy petition preparer is not an and social-security number of the officer, prothis document.	individual, state the name, title (if any), address, incipal, responsible person, or partner who signs
1050 E Sahara Ave Ste 101 Las Vegas, NV 89104	
Address X	01/22/2010
Signature of Bankruptcy Petition Preparer  Names and social-security numbers of all ot	Date her individuals who prepared or assisted in preparing
this document unless the hankruntcy netitio	n preparer is not an individual:

ng this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07) - Cont.

2

## NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

Ann Dun	1/22/2010		
Signature of Debtor	Date	Joint Debtor (if any)	Date

[In a joint case, both spouses must sign.]

Case 10-11059-bam Doc 1 Entered 01/25/10 15:20:12 Page 9 of 50 UNITED STATES BANKRUPTCY COURT **DISTRICT OF NEVADA** LAS VEGAS DIVISION FOR COURT USE ONLY Attorney or Party Name, Address and Telephone Number Jorge Perez 2706 Alcoa Ave Apt 4 Las Vegas NV 89102 Debtor(s) in pro per CASE NO.: In re: CHAPTER: 7 Jorge Perez Debtor Address: 2706 Alcoa Ave Apt 4 Las Vegas NV 89102 Employer's Tax I.D. Number: Social Security Number: xxx-xx-2169 DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER 1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: \$400.00 For document preparation services, I have agreed to accept \$400.00 Prior to the filing of this statement I have received \$0.00 **Balance Due** 2. I have prepared or caused to be prepared the following documents (itemize): Petition, Schedule A, Schedule B, Schedule C, Schedule D, Schedule E, Schedule F, Schedule G, Schedule H, Schedule I, Schedule J, Sumary of Schedules, Declaration of Schedules, Statement of Financial Affairs, Statement of Intention (Ch and provided the following services (itemize): 3. The source of the compensation paid to me was: Other (specify) □ Debtor 4. The source of compensation to be paid to me is: ☐ Other (specify) ☑ Debtor 5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by

6. To my knowledge, no other person has prepared for compensation a document for filing in connection with this bankruptcy case

SSN

625267027

the debtor(s) in this bankruptcy case.

except as listed below:

Name

**David Torres** 

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In re: Jorge Perez

CASE NUMBER: CHAPTER: 7

## DECLARATION OF BANKRUPTCY PETITION PREPARER

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

Signature

625267027 Social Security Number

— / Da

Name (Print): David Torres

Address:

1050 E Sahara Ave Ste 100

Las Vegas, NV 89104

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

In re Jorge Perez

Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	No	1	\$0.00		
B - Personal Property	No	4	\$8,300.00		
C - Property Claimed as Exempt	No	1			
D - Creditors Holding Secured Claims	No	1		\$9,610.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$24,491.80	
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1			\$1,655.72
J - Current Expenditures of Individual Debtor(s)	No	1			\$1,600.00
	TOTAL	16	\$8,300.00	\$34,101.80	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

In re Jorge Perez

Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$770.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$770.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,655.72
Average Expenses (from Schedule J, Line 18)	\$1,600.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,987.72

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$2,810.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	1000 100 100 100 100 100 100 100 100 10	\$0.00
4. Total from Schedule F		\$24,491.80
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$27,301.80

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B6A (Official Form 6A) (12/07)

in re Jorge Perez	Case No.
J	(if known)

### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
				:
	Tot	al:	\$0.00	

Total: \$0.00 | (Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Jorge Perez

Case No.		
	(if known)	

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
Security deposits with public util- ities, telephone companies, land- lords, and others.	x			
Household goods and furnishings, including audio, video and computer equipment.		Clothing, Furniture, TV, and other personal belongings	-	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.	х			
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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in re Jorge P	erez
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Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses.  Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Jorge Perez

Case No.	
	(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Hyiday Elenatra 18k Milles	-	\$6,800.00
26. Boats, motors, and accessories.	x			

## Case 10-11059-bam Doc 1 Entered 01/25/10 15:20:12 Page 17 of 50

B6B (Official Form 6B) (12/07) -- Cont.

In re	Jorge	Perez
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Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
;				;
		·		
		_		
(lead do one of the		continuation sheets attached	>	\$8,300.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

In i	re	Jorge	Perez
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Case No.	
	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	*Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Clothing, Furniture, TV, and other personal belongings	Nev. Rev. Stat. § 21.090(1)(b)	\$1,500.00	\$1,500.00
		\$1,500.00	\$1,500.00

# Case 10-11059-bam Doc 1 Entered 01/25/10 15:20:12 Page 19 of 50 B6D (Official Form 6D) (12/07)

In re Jorge Perez

Case No.	
	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: xxxxxx0287****  Hunday Motor Finance 10550 Talbert Ave Fountain Valley, CA 92708	×	J	DATE INCURRED: 02/16/2006 NATURE OF LIEN: Purchase Money COLLATERAL: 2006 Hyiday Elenatra 18k Milles REMARKS:				\$9,610.00	\$2,810.00
			VALUE: \$6,800.00					
				:				
			Subtotal (Total of this Portion of the Portion of the Portion I and I was a substitute of the Portion of the Po	_		-	\$9,610.00 \$9,610.00	\$2,810.00 \$2,810.00

\_\_\_\_continuation sheets attached

(Report also on (If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Jorge Perez

Case No.	
	(if Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Ø	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Jorge Perez

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxx0855 Alliance One 6565 Kimball Suite 200 Gic Harbor WA 98335		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$789.61
ACCT#: xxxx-xxxx-xxxx-1299 CAP ONE PO BOX 85520 Richmond, VA 23285		-	DATE INCURRED: 08/01/2006 CONSIDERATION: Credit Card REMARKS:				\$2,179.00
Representing: CAP ONE			Westley Villanueva, Esq. #8708 1771 East Flamingo Rd Ste 112A Las Vegas, NV 89119 702-952-2031				Notice Only
ACCT#: xxxx-xxxx-xxxx-3648 Capital Management Services 726 Exchange Street Suite 700, Buffalo, NY 14210		_	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS: Chase Bank USA N.A				\$1,239.00
ACCT#: 2169 Cash 1 3209 W Sahara Ave Las Vegas, NV 89102		-	DATE INCURRED: CONSIDERATION: Payday Loan REMARKS:				\$379.00
ACCT#: xxxxx6960 Cash Central 84 East 2400 North North Logan, UT 84341		_	DATE INCURRED: 07/31/08 CONSIDERATION: Payday Loan REMARKS:				\$400.00
3 continuation sheets attached		/D	(Use only on last page of the completed port also on Summary of Schedules and, if applic	Sched	ota ule	I > F.)	\$4,986.61

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B6F (Official Form 6F) (12/07) - Cont. In re **Jorge Perez** 

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTRICENT	UNLIQUIDATED	CETIGNIC	AMOUNT OF CLAIM
ACCT#: 4280 CC Collections Services 8860 W Sunset RD Ste 100 Las Vegas, NV 89148		-	DATE INCURRED 11/01/2008 CONSIDERATION: Collecting for - Dolar Loan Center REMARKS:				\$4,134.00
ACCT#: xxxx8410 CHASE PO BOX 15298 Wimington, DE 19850		-	DATE INCURRED: 08/01/05 CONSIDERATION: Credit Card REMARKS:				\$1,239.00
ACCT #: 2169 Check City PO Box 35227 Las Vegas, NV 89133		-	DATE INCURRED: CONSIDERATION: Payday Loan REMARKS:				\$375.00
ACCT#: xxxxx7133  Cox Communications 750 North Rancho Drive Las Vegas, NV 89106		-	DATE INCURRED: 01/01/2008 CONSIDERATION: Utilities REMARKS:				\$148.00
ACCT #: xxxx2714 HSBC/BSBUY PO BOX 15519 Wilmington DE, 19850		-	DATE INCURRED: 06/01/2005 CONSIDERATION: Credit Card REMARKS:				\$871.00
ACCT#: xxxxxx-xx6896 HSBC/BSBUY PO BOX 15519 Wilmington DE, 19850		-	DATE INCURRED: 06/01/2005 CONSIDERATION: Credit Card REMARKS:				\$870.00
Sheet no. 1 of 3 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (			hed to	Subto	otal Fota		\$7,637.00

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B6F (Official Form 6F) (12/07) - Cont. In re Jorge Perez

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT#: xxx458*1 Hudson & Keyse, LLC 382 Blackbrook Rd Painsville OH 44077		-	DATE INCURRED: CONSIDERATION: Collecting for - WAMU REMARKS: Collecting for Washington Mutual Bank				\$1,691.41
ACCT#: xxxxxxxxxxx1299  Law Offices of Patenaude & Felix APC 1771 East Flaming RD Ste 112A  Las Vegas NV 89119		-	DATE INCURRED: CONSIDERATION: Attorney for - REMARKS: Capital One Bank				\$2,539.61
ACCT#: xxxxxxxx6896 LVNV Funding PO BOX 740281 Huston, TX 77274		-	DATE INCURRED: 08/01/2008 CONSIDERATION: Non-Purchase Money REMARKS:				\$950.00
ACCT#: x5775  Money Tree PO Box 58363 Seattle Washington 98138		-	DATE INCURRED: CONSIDERATION: Payday Loan REMARKS: Cash Advance				\$242.00
ACCT #: xxxxx2278  Nelson, Watson & Associates, LLC 80 Merrimack Street Lower Level Haverhill, MA 01830		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS: Collecting for HSBC Bank Nevada National Association				\$941.29
ACCT#: 813-1 QuickClick Loans PO BOX 5040 Alpharetta, GA. 30023		-	DATE INCURRED: 04/01/2007 CONSIDERATION: Non-Purchase Money REMARKS:				\$1,436.00
Sheet no2 of3 continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to  (Use only on last page of the completed ort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched able, d	rota ule on ti	ıl > F.) he	

B6F (Official Form 6F) (12/07) - Cont. In re Jorge Perez

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FIGLICITIES	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 2169 Rapid Cash P Box 101928 Dpt 2280 Birmingham, AL 35210		-	DATE INCURRED: CONSIDERATION: Payday Loan REMARKS:					\$600.00
ACCT#: xxxxxxxxxx1000 Sallie Mae Private Cre 10550 W Charleston BLVD Las Vegas, NV 89135		_	DATE INCURRED: 11/01/2005 CONSIDERATION: Collecting for - Student Loan REMARKS:					\$770.00
Representing: Sallie Mae Private Cre			Sallie Mae 11100 USA Pkway Fishers IN 46037					Notice Only
ACCT#: xxxxxx5113 Wells Fargo Bank PO BOX 63491 San Francisco, CA 94163		•	DATE INCURRED: CONSIDERATION: Bank Account REMARKS:					\$2,697.88
Sheet no. 3 of 3 continuation sh	apts	attacl	ned to	Subta	10			\$4 AST 00
Schedule of Creditors Holding Unsecured Nonpriority C	laim	s (Rep	(Use only on last page of the complete ort also on Summary of Schedules and, if appl Statistical Summary of Certain Liabilities and	d Sched icable, c	ot ule	al∶ F.	)	\$4,067.88 \$24,491.80

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In re Jorge Perez

Case No.		
	(if known)	-

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

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B6H (Official Form 6H) (12/07) In re **Jorge Perez** 

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors. NAME AND ADDRESS OF CREDITOR NAME AND ADDRESS OF CODEBTOR **Hunday Motor Finance** Linda Burcham 10550 Talbert Ave 2706 Alcoa Avenue Apt 4 Fountain Valley, CA 92708 Las Vegas NV 89102

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B6I (Official Form 6I) (12/07)

In re Jorge Perez

Case No.	
	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents	of Debtor and Spo	ouse	··
Single	Relationship(s):	Age(s):	Relationship		Age(s):
Employment:	Debtor		Spouse		
Occupation	Accounting Clerk	,			
Name of Employer	Wildfire Fiesta Gaming				
How Long Employed	10 months				
Address of Employer	2800 S Rancho Drive				
	Las Vegas NV 89102				
INCOME: (Estimate of av	erage or projected month	ly income at time case filed	d)	DEBTOR	SPOUSE
		(Prorate if not paid month	ly)	\$1,852.50	
<ol><li>Estimate monthly over</li></ol>	ertime			\$92.95	
<ol> <li>SUBTOTAL</li> <li>LESS PAYROLL DEI</li> </ol>	DUCTIONS			\$1,945.45	
	ides social security tax if b	is zero)		\$174.83	
b. Social Security Tax	(	. 10 2010)		\$114.90	
c. Medicare				\$0.00	
d. Insurance				\$0.00	
e. Union dues				\$0.00	
f. Retirement				\$0.00	
g. Other (Specify)			_	\$0.00	
i. Other (Specify)			_	\$0.00	
j. Other (Specify)				\$0.00	
k. Other (Specify)	<del></del>		_	\$0.00 \$0.00	
5. SUBTOTAL OF PAYE	ROLL DEDUCTIONS			\$289.73	
6. TOTAL NET MONTH				\$1,655.72	
7. Regular income from	operation of business or r	orofession or farm (Attach	L (detailed stmt	\$0.00	
8. Income from real prop		TOTESSION OF TARRET (ALLACITY	detailed Stritt)	\$0.00 \$0.00	
9. Interest and dividend				\$0.00	
10. Alimony, maintenance	e or support payments pay	able to the debtor for the o	debtor's use or	\$0.00	
that of dependents lis	ted above ernment assistance (Spec			*	
11. Godiai security of gov	erninent assistance (Spet	шу).		\$0.00	
12. Pension or retirement	income	<del></del>		\$0.00	
<ol><li>Other monthly income</li></ol>	e (Specify):			40.00	
a	<del></del>	<u>,                                     </u>		\$0.00	
b	<u> </u>			\$0.00	
C	<del></del>			\$0.00	
14. SUBTOTAL OF LINES	· -			\$0.00	
	Y INCOME (Add amounts			\$1,655.72	
16. COMBINED AVERAG	SE MONTHLY INCOME: (	Combine column totals fror	n line 15)	\$1,6	55.72

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**.

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IN RE: Jorge Perez

Case No.	
	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate a	inv
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may	,
differ from the deductions from income allowed on Form 22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$500.00
Utilities: a. Electricity and heating fuel     b. Water and sewer	\$87.00
c. Telephone d. Other:	\$160.00
Home maintenance (repairs and upkeep)     Food	\$200.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$30.00
7. Medical and dental expenses 8. Transportation (not including car payments)	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$100.00
Insurance (not deducted from wages or included in home mortgage payments)     a. Homeowner's or renter's     b. Life	
c. Health	
d. Auto	\$87.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	-
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	<del></del>
a. Auto:	\$336.00
b. Other: c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,600.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document: None.	are mining of this
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I     b. Average monthly expenses from Line 18 above	\$1,655.72
c. Monthly net income (a. minus b.)	\$1,600.00 \$55.73
(2.1.1.1.2.2.)	\$55.72

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Jorge Perez

Case No.		
	(if known)	

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PE	NALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the sheets, and that they are true and correct to the best of my	foregoing summary and schedules, consisting of
Date1-22-10	Signature Jorge Perez
Date	Signature
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATT	TORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rusetting a maximum fee for services chargeable by bankrupi	by petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this with a copy of this document and the notices and information required ules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) toy petition preparers, I have given the debtor notice of the maximum or or accepting any fee from the debtor, as required by that section.
David Torres, Manager	625267027
Printed or Typed Name and Title, if any, of Bankruptcy Petil	(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state officer, principal, responsible person, or partner who signs t	the name, title (if any), address, and social security number of the
1050 E Sahara Ave Ste 100 Las Vegas, NV 89104	
Signature of Bankruptcy Petition Preparer	
Names and Social Security numbers of all other individuals bankruptcy petition preparer is not an individual:	who prepared or assisted in preparing this document, unless the
If more than one person prepared this document, attach added each person.	ditional signed sheets conforming to the appropriate Official Form for
A bankruptcy petition preparer's failure to comply with the present in fine and investment of the present in the present of th	rovisions of title 11 and the Federal Rules of Bankruptcy Procedure may

result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.

Case 10-11059-bam Doc 1 Entered 01/25/10 15:20:12 Page 30 of 50 (12/07) UNITED STATES BANKRUPTCY COURT

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

In re:	Jorge Perez Case No		
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS
	1. Income from employment or operation of business
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	2. Income other than from employment or operation of business
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	3. Payments to creditors
	Complete a. or b., as appropriate, and c.
None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
•1	4. Suits and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE OF PROPERTY

NAME AND ADDRESS OF PERSON FOR WHOSI BENEFIT PROPERTY WAS SEIZED Capital One Bank 1771 E Flamingo Rd Ste 112A Las Vegas, NV 89119

12/18/09 Garnished Wages

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B7 (Official Form 7) (12/07) - Cont.

### UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

In re:	Jorge Perez	Case No.		
			(if known)	

		IT OF FINANCIAL A Continuation Sheet No. 1	FFAIRS		
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, so to the seller, within one year immediately preceding the con include information concerning property of either or both sp joint petition is not filed.)	nmencement of this case. (Ma	rried debtors filing under chapter 12 or chapter 13 must		
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	8. Losses List all losses from fire, theft, other casualty or gambling with commencement of this case. (Married debtors filing under case) a joint petition is filed, unless the spouses are separated and	chapter 12 or chapter 13 must i	eding the commencement of this case or since the include losses by either or both spouses whether or not		
9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concent consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the common of this case.			, including attorneys, for consultation concerning debt in one year immediately preceding the commencement		
	NAME AND ADDRESS OF PAYEE Consumer Assistance Services 1050 E Sahara Ave Ste 100 Las Vegas, NV 89104	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 01/22/2010	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$400.00		

#### 10. Other transfers

None

abla

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

In re:	Jorge Perez	Case No.	
	•		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

44	Al	
רר	Closed financial accounts	

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

◩

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Case 10-11059-bam Doc 1 Entered 01/25/10 15:20:12 Page 33 of 50 B7 (Official Form 7) (12/07) - Cont. UNITED STATES BANKRUPTCY COURT

#### **UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA** LAS VEGAS DIVISION

in re:	Jorge Perez	Case No.		
			(if known)	

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 3					
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  Indicate the governmental unit to which the notice was sent and the date of the notice.					
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.					
None	18. Nature, location and name of business  a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.  If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.  If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.					
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.					
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.					
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within					

six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the ablakeeping of books of account and records of the debtor.

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account  $\square$ and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the  $\checkmark$ debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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## **DISTRICT OF NEVADA** LAS VEGAS DIVISION

In re:	Jorge Perez	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
None	25. Pension Funds
	If the debtor is not an individual, list the name and federal taxnaver identification number of any pension fund to which the debtor, as an employer

has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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B7 (Official Form 7) (12/07) - Cont.

#### **UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA** LAS VEGAS DIVISION

In re: Jorge Perez

Case No. (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

	Continuation Shee	at No. 5
[If completed by an individual or individual and spouse]		
I declare under penalty of perjury that I have read the answattachments thereto and that they are true and correct.  Date	vers contained in Signature of Debtor	the foregoing statement of financial affairs and any
Date	Signature of Joint Debto (if any)	or
Penalty for making a false statement: Fine of up to \$500,0 18 U.S.C. §§ 152 and 3571	00 or imprisonme	ent for up to 5 years, or both.
I declare under penalty of perjury that: (1) I am a bankrupto document for compensation and have provided the debtor 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or setting a maximum fee for services chargeable by bankrup amount before preparing any document for filing for a debtor.	with a copy of the r guidelines have stcy petition preparation	is document and notices and information required under been promulgated pursuant to 11 U.S.C. § 110(h) arers, I have given the debtor notice of the maximum
David Torres, Manager		625267027
Printed or Typed Name and Title, if any, of Bankruptcy Peti	tion Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state officer, principal, responsible person, or partner who signs		'if any), address, and social-security number of the
1050 E Sahara Ave Ste 100 Las Vegas, NV 89104		
R		01/22/0
Signature of Bankruptcy Petition Preparer		Date
Names and Social-Security numbers of all other individuals bankruptcy petition preparer is not an individual:	who prepared o	r assisted in preparing this document unless the

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

IN RE: Jorge Perez CASE NO

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

estate Attach additional pages if necessary.)				
Property No. 1				
Creditor's Name: Hunday Motor Finance 10550 Talbert Ave Fountain Valley, CA 92708 xxxxxx0287****	Describe Property Securing Debt: 2006 Hyiday Elenatra 18k Milles			
Property will be (check one):  Surrendered  Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 to	J.S.C. § 522(f)):			
Property is (check one):  Claimed as exempt Not claimed as exempt  PART B Personal property subject to unexpired least Attach additional pages if necessary.)  Property No. 1		mns of Part B must be com	pleted for each ι	unexpired lease.
Lessor's Name: None	Describe Leased	Property:	Lease will be A 11 U.S.C. § 36 YES	Assumed pursuant to 15(p)(2):
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.  Date	·	ion as to any property of	·	
Date	Signature .			

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B 201B (Form 201B) (12/09)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

In re	Jorge	Perez
-------	-------	-------

Case No.	 _	
Chapter	7	

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

David Torres, Manager	625267027
Printed Name and title, if any, of Bankruptcy Petition Preparer Address: 1050 E Sahara Ave Ste 100 Las Vegas, NV 89104	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	petition preparer.) (Required by 11

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

#### Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Jorge Perez	x Chro Does	1-22-10	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	_ × 0° 0		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B22A (Official Form 22A) (Chapter 7) (12/08) In re: Jorge Perez

Case Number:

	According to the information required to be entered on this statement
	(check one box as directed in Part I, III, or VI of this statement):
I	The presumption arises.
	The presumption does not arise.  The presumption is temporarily inapplicable.
ı	☐ The presumption is temporarity inapplicable.

### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or National Guard
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/
	☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b.

<u> </u>	Part II. CALCULATION OF MONT			
2	Marital/filing status. Check the box that applies and a. ☑ Unmarried. Complete only Column A ("Det b. ☐ Married, not filing jointly, with declaration of seppenalty of perjury: "My spouse and I are legally are living apart other than for the purpose of excomplete only Column A ("Debtor's Income c. ☐ Married, not filing jointly, without the declaration Complete both Column A ("Debtor's Income	btor's Income") for Lines 3-11.  parate households. By checking this boy separated under applicable non-banking the requirements of § 707(b)(2)(e") for Lines 3-11.  In of separate households set out in Lines.	ox, debtor declares a ruptcy law or my spo (A) of the Bankruptc e 2.b above.	under
	d. Married, filing jointly. Complete both Column Lines 3-11.	in A ("Debtor's Income") and Column	e") for Lines 3-11.  B ("Spouse's Inco	me") for
	All figures must reflect average monthly income receiv during the six calendar months prior to filing the bankru of the month before the filing. If the amount of monthly months, you must divide the six-month total by six, and appropriate line.	ruptcy case, ending on the last day ly income varied during the six	Column A  Debtor's Income	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, com		\$1,987.72	
4	Income from the operation of a business, profession Line a and enter the difference in the appropriate column more than one business, profession or farm, enter agg details on an attachment. Do not enter a number less of the business expenses entered on Line b as a definition of the second	on, or farm. Subtract Line b from mn(s) of Line 4. If you operate gregate numbers and provide than zero. Do not include any part		
	a. Gross receipts	\$0.00		
	b. Ordinary and necessary business expenses	\$0.00		
	c. Business income	Subtract Line b from Line a	\$0.00	
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero.  Do not include any part of the operating expenses entered on Line b as a deduction in Part V.  a. Gross receipts \$0.00			
	b. Ordinary and necessary operating expenses	\$0.00		
	c. Rent and other real property income	Subtract Line b from Line a	\$0.00	
6	Interest, dividends, and royalties.		\$0.00	
7	Pension and retirement income.  Any amounts paid by another person or entity, on a	a regular hasis for the household	\$0.00	
8	expenses of the debtor or the debtor's dependents,	a regular basis, for the household , including child support paid for	[	
	that purpose. Do not include alimony or separate mair	ntenance payments or amounts		
	paid by your spouse if Column B is completed.	the engrapriete column(s) of Line O	\$0.00	<u> </u>
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor Spouse \$0.00	\$0.00	
10	Income from all other sources. Specify source and a sources on a separate page. Do not include alimon payments paid by your spouse if Column B is comp payments of alimony or separate maintenance. Do nunder the Social Security Act or payments received as a against humanity, or as a victim of international or domestic.	ny or separate maintenance pleted, but include all other not include any benefits received a victim of a war crime, crime		
	b.			
	Total and enter on Line 10		\$0.00	
		<u> </u>	\$0.00	

Case 10-11059-bam Doc 1 Entered 01/25/10 15:20:12 Page 40 of 50 B22A (Official Form 22A) (Chapter 7) (12/08) Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). \$1,987.72 Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been 12 completed, enter the amount from Line 11, Column A. \$1,987.72 Part III. APPLICATION OF § 707(b)(7) EXCLUSION Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result. \$23.852.64 Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy 14 a. Enter debtor's state of residence: Nevada b. Enter debtor's household size: **\$46.316.00** Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not 15 arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement. Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.) Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2) 16 Enter the amount from Line 12. Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional 17 adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. b. C. Total and enter on line 17. Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. Part V. CALCULATION OF DEDUCTIONS FROM INCOME Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This 19A information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Household members under 65 years of age Household members 65 years of age or older Allowance per member a1. a2. Allowance per member

b2.

c2.

Number of members

Subtotal

b1.

c1.

Number of members

Subtotal

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20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a.	IRS Housing and Utilities Standards; mortgage/rental expense			
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42			
	C.	Net mortgage/rental expense	Subtract Line b from Line a.	:	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				
	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
22A		ck the number of vehicles for which you pay the operating expenses or foincluded as a contribution to your household expenses in Line 8.			
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
22B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.  a. IRS Transportation Standards, Ownership Costs  b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42				
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		

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j	Local Standards: transportation ownership/lease expense; Vehicle 2.	<del></del>				
	Complete this Line only if you checked the "2 or more" Box in Line 23.					
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation					
	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the fr	ntal of the				
24	Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.	ine b from				
-						
	a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 2, as					
	stated in Line 42	[]				
1	c. Net ownership/lease expense for Vehicle 2 Subtract Line b					
	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actual					
	federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, se	elf-				
25	employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTA	TE OR				
	SALES TAXES.					
	Other Necessary Expenses: involuntary deductions for employment. Enter the total average and deductions that are required for expenses.	age monthly				
26	payroll deductions that are required for your employment, such as retirement contributions, union and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY	on dues,				
	CONTRIBUTIONS.	1401(K)				
	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you	actually pay				
27	for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOU	UR				
	DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that	you are				
20	required to pay pursuant to the order of a court or administrative agency, such as spousal or ch payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINI	ild support				
	Other Necessary Expenses: education for employment or for a physically or mentally ch		<del></del>			
	Enter the total average monthly amount that you actually expend for education that is a condition	n of				
29	employment and for education that is required for a physically or mentally challenged dependent	nt child for				
	whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actu childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER	ally expend on				
	EDUCATIONAL PAYMENTS.					
	Other Necessary Expenses: health care. Enter the total average monthly amount that you a	octually expend				
31	on health care that is required for the health and welfare of yourself or your dependents, that is	not				
	reimbursed by insurance or paid by a health savings account, and that is in excess of the amou	nt entered				
	in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVING ACCOUNTS LISTED IN LINE 34	GS				
	Other Necessary Expenses: telecommunication services. Enter the total average monthly you actually pay for telecommunication services other than your basic home telephone and cell	amount that				
32	service—such as pagers, call waiting, caller id, special long distance, or internet service—to the	prione extent				
"-	necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMO	OUNT				
	PREVIOUSLY DEDUCTED.					
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.					
	Subpart B: Additional Living Expense Deductions	<u>-</u>				
	Note: Do not include any expenses that you have listed in Lines		<u>.</u> .			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the mexpenses in the categories set out in lines a-c below that are reasonably necessary for yourself,	onthly				
	spouse, or your dependents.	you				
	a. Health Insurance					
34	b. Disability Insurance					
	c. Health Savings Account					
	Total and enter on Line 34					
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average n	nonthly				
	expenditures in the space below:	i i				
			groze adequa			

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35	unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.				
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
40	Continued charitable contributions. cash or financial instruments to a charit				
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.				
Subpart C: Deductions for Debt Payment					
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
42	Name of Creditor  a. b. c.	Property Securing the Debt	Average Monthly include taxes or insurance?    yes no yes no yes no Total: Add		
			Lines a, b and c.		
Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
43	Name of Creditor	Property Securing the De	bt 1/60th of the Cure Amount		
	a.				
	b. c.				
			Total: Add Lines a, b and c		
				1	

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Γ –	Payments on prepatition priority claims. Enter the total amount, divided by 60 of all priority alaims.				
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy				
	filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.				
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the				
	following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative				
	expense.				
	a. Projected average monthly chapter 13 plan payment.				
45	b. Current multiplier for your district as determined under schedules				
	issued by the Executive Office for United States Trustees. (This				
	information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	%				
	c. Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b				
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				
	Subpart D: Total Deductions from Income				
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.				
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))				
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.				
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.				
	Initial presumption determination. Check the applicable box and proceed as directed.				
	■ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1				
	of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53				
	through 55).				
53	Enter the amount of your total non-priority unsecured debt				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.				
	Secondary presumption determination. Check the applicable box and proceed as directed.				
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VIII.				

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		Part VII: ADDITIONAL	EXPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.								
		Monthly Amount							
	a.								
	b.								
	С.								
		Part VIII: VER	RIFICATION	V arts					
	I declare under penalty of particle (If this is a joint case, both	perjury that the information provided debtors must sign.)	in this statement is true and co	rrect.					
57	Date: <u>1-22-10</u>	Signature:	Jorge Perez						
	Date:	Signature:	(Joint Debtor,	if any)					

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### **Current Monthly Income Calculation Details**

In re: Jorge Perez

Case Number:

Chapter:

#### Gross wages, salary, tips, bonuses, overtime commissions. 3.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month

**Debtor** 

**Employment** 

\$1,820.00

\$1,759.00 \$1,898.00 \$1,556.10 \$2,986.10

\$1,907.10

\$1,987.72

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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA LAS VEGAS DIVISION

IN RE: Jorge Perez

CASE NO

CHAPTER 7

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	Signature Jorge Parez	
Date	Signature	

Alliance One 6565 Kimball Suite 200 Gic Harbor WA 98335

CAP ONE PO BOX 85520 Richmond, VA 23285

Capital Management Services 726 Exchange Street Suite 700, Buffalo, NY 14210

Cash 1 3209 W Sahara Ave Las Vegas, NV 89102

Cash Central 84 East 2400 North North Logan, UT 84341

CC Collections Services 8860 W Sunset RD Ste 100 Las Vegas, NV 89148

CHASE PO BOX 15298 Wimington, DE 19850

Check City PO Box 35227 Las Vegas, NV 89133

Cox Communications 750 North Rancho Drive Las Vegas, NV 89106 HSBC/BSBUY PO BOX 15519 Wilmington DE, 19850

Hudson & Keyse, LLC 382 Blackbrook Rd Painsville OH 44077

Hunday Motor Finance 10550 Talbert Ave Fountain Valley, CA 92708

Law Offices of Patenaude & Felix APC 1771 East Flaming RD Ste 112A Las Vegas NV 89119

LInda Burcham 2706 Alcoa Avenue Apt 4 Las Vegas NV 89102

LVNV Funding PO BOX 740281 Huston, TX 77274

Money Tree PO Box 58363 Seattle Washington 98138

Nelson, Watson & Associates, LLC 80 Merrimack Street Lower Level Haverhill, MA 01830

QuickClick Loans PO BOX 5040 Alpharetta, GA. 30023 Rapid Cash P Box 101928 Dpt 2280 Birmingham, AL 35210

Sallie Mae 11100 USA Pkway Fishers IN 46037

Sallie Mae Private Cre 10550 W Charleston BLVD Las Vegas, NV 89135

Wells Fargo Bank PO BOX 63491 San Francisco, CA 94163

Westley Villanueva, Esq. #8708 1771 East Flamingo Rd Ste 112A Las Vegas, NV 89119 702-952-2031